

TOPIC 1

Issuance of “Bushiroad Card,” Which Grants a Variety of Benefits

We have collaborated with Bushiroad Inc., which has developed a diverse entertainment business that includes trading card games, and its group company Bushiroad Move and issued the “Bushiroad Card.”

In addition to granting a variety of benefits limited to card members, this card realizes a lineup with an abundance of designs through the utilization of an on-demand printing technology that makes it possible to easily issue cards even if only a small amount due to collaboration with Toppan Inc.



TOPIC 2

First in Japan! Issuance of Green Bonds Specifically for the Purpose of EV Loans

In response to the growing demand for funds to purchase electric vehicles (EV) in auto loans, which are the Company’s core business, we have issued green bonds to raise funds for the purpose of EV loans.

Through the issuance of these green bonds, we will diversify our fund procurement and further promote initiatives aimed at building a low-carbon, recycling-oriented society, thereby contributing to the realization of a sustainable society.



As a third-party evaluation of these green bonds, the Company has received an evaluation of “Green1,” which is the highest rating of the “JCR Green Bond Evaluation,” from Japan Credit Rating Agency, Ltd. (JCR).



TOPIC 3

First in the Credit Industry! Began Providing Credit Contract Detail Confirmation Service That Utilizes SMS

Aiming to improve customer convenience in the credit contract process and improve the efficiency of member merchant operations, we have started providing a service for confirming contract details with customers using a short message service (SMS).

By confirming the contract details, which were made through a telephone call to the customer, on a website via SMS, it has become possible for customers to confirm the contract details anytime and anywhere at their convenience, and we have shortened the time associated with credit agreements.

TOPIC 4

Began Business Matching for “ec-cube.co Orico Plan”

We started business matching for the “ec-cube.co Orico Plan,” which provides a one-stop service from the establishment of online stores to the introduction of settlement system upgrades for business partners of financial institutions.

We are expanding the number of financial institutions with which we have entered into business matching agreements, such as Hokusei Shinkin Bank in December 2021, Azuma Shinyo Kumiai, and Shonan Shinkin Bank.

Through these initiatives, we will support the expansion of the sales channels of our business partners and promote the shift to cashless transactions in local economies.



TOPIC 5

Held Lectures for Teachers in Collaboration with the Tokyo Metropolitan Board of Education

Lectures regarding “initiatives for companies for a cashless society” were held, with the Company as the lecturer, for teachers at the “Consumer Education Liaison Conference” sponsored by the Tokyo Metropolitan Board of Education with the aim of supporting consumer education for high school students due to the lowering of the age of adulthood.

Going forward, we will engage in financial literacy education related to credit cards, etc. through collaborations with local governments, etc.

TOPIC 6

Credit Rating Increased for the Second Consecutive year

The credit rating obtained from Rating and Investment Information, Inc. (R&I) changed from “A-” to “A,” which is an increase for the second consecutive year.